

4/1/11
HB 243

Dear Chairman and Committee Members

This is Respectfully Submitted in support of HB 243

We all have been affected by an Uninsured Motorist!

This bill will take steps to put some guidance back and Help Individuals be reponsivble and obey the laws to drive there Auto!

1 Estimated % of Uninsured Motorist in the State of Montana is 15%

2 Motor Vehicles Registered in Montana is 821,391

3 out of 821,391 base on the 15% uninsured that makes 123,208 without insurance

4 Talk about why they don't have INS

A insurance Low Priority HB 243 Fixes

B Perceived Risk HB 243 fixes

C Poor Driver HB 243 fixes

D Lower Socioeconomic Status

5 a Avg of over 15,000 tickets given for no INS per year!

A 2nd conviction is over 2,400 per Year! HB 243 Fixes

B 4th is over 200 per year! HB 243 Fixes

6 The Insurance Commissioners reported a person has a 5% chance of being caught driving without Liability! SB 508 fixes

A SB 508 Address the issue of checking if insurance Card is current!

B Montana Penalties Are ineffective preventive Control Hb-243 fixes

A We need the fines to be greater than the cost of Auto insurance HB 243 fixes

7 The SR 22 Filling of HB 243 will track the offenders and help them keep on top of their Auto Insurance

And keep it Paid or loss their Drive licenses!

8 Now our law will allow Convicted Drivers can retain License Plate HB 243 fixes

9 Improving Detection of Non-Compliance HB 243 fixes using the SR 22 Filling and SB 508 making sure insurance is Current!

10 Increase Penalties for uninsured Motorist HB 243 Fixes

A Increase Corrective Controls use SR 22 Filling by using this we don't have to create a new Wheel the Insurance Company already have this in placed! This works well! HB 243 Fixes.

Thank you Chairman and Committee Members for your time and consideration on Hb 243

H.Ed Melcher

2331 Lewis ave

Billings Mt 59102

406-656-1452

bignedmelcher@aol.com